



Annual Lender Recertification Form

Company's Full Legal Name: _____

Under the name of/doing business as (dba): _____

Physical Address: _____

City: _____ State: _____ Zip: _____ Main Phone # _____

Mailing Address: _____

City: _____ State: _____ Zip: _____ Main Phone # _____

Company Web Site Address: _____

Principal Executive Officer: _____ Title: _____

Phone: _____ Fax: _____ Email: _____

Principal Financial Officer: _____ Title: _____

Phone: _____ Fax: _____ Email: _____

Recertification Process Contact: _____ Title: _____

Phone: _____ Fax: _____ Email: _____

Company Contact for CalHFA: _____ Title: _____

Address: _____

City: _____ State: _____ Zip: _____ Main Phone# _____

Phone: _____ Fax: _____ Email: _____

Company Fiscal Year Ends: _____

☐ Mortgage Banker, company headquarters located in: _____

☐ Commercial Bank, company headquarters located in: _____

☐ Thrift, company headquarters located in: _____

☐ Federally Chartered Savings Institution, company headquarters located in: _____

☐ State Chartered Savings Institution, company headquarters located in: _____

☐ Credit Union, company headquarters located in: _____

☐ Other (specify) _____, company headquarters located in: _____

Federal Tax ID: _____ Company Licensed By: _____

Check the appropriate box:

- ☐ Limited Partnership (LP or LLP) ☐ C - Corporation ☐ S - Corporation
☐ Limited Liability Corp. (LLC) ☐ Sole Proprietorship ☐ General Partnership
☐ Other _____

Are you a Fannie Mae approved lender?	<input type="checkbox"/> No	<input type="checkbox"/> Yes # _____
Are you a Freddie Mac approved lender?	<input type="checkbox"/> No	<input type="checkbox"/> Yes # _____
Are you a HUD (FHA) single family lender?	<input type="checkbox"/> No	<input type="checkbox"/> Yes # _____
Are you a HUD (FHA) direct endorsement lender?	<input type="checkbox"/> No	<input type="checkbox"/> Yes # _____
Are you a HUD/FHA single family servicer?	<input type="checkbox"/> No	<input type="checkbox"/> Yes # _____
Are you a VA approved lender?	<input type="checkbox"/> No	<input type="checkbox"/> Yes # _____
Are you a Bank of America, N.A. Bond Division lender?	<input type="checkbox"/> No	<input type="checkbox"/> Yes # _____
Are you an active MERS member?	<input type="checkbox"/> No	<input type="checkbox"/> Yes ID# _____
Do you sell loans to other investors?	<input type="checkbox"/> No	<input type="checkbox"/> Yes

Provide information for parent company and all subsidiaries, if applicable:

(attach additional sheets, if necessary)

Company Name and Mailing Address

Company Name and Mailing Address

Fannie Mae	<input type="checkbox"/> No	<input type="checkbox"/> Yes # _____	Fannie Mae	<input type="checkbox"/> No	<input type="checkbox"/> Yes # _____
Freddie Mac	<input type="checkbox"/> No	<input type="checkbox"/> Yes # _____	Freddie Mac	<input type="checkbox"/> No	<input type="checkbox"/> Yes # _____
HUD/FHA	<input type="checkbox"/> No	<input type="checkbox"/> Yes # _____	HUD/FHA	<input type="checkbox"/> No	<input type="checkbox"/> Yes # _____
CalHFA	<input type="checkbox"/> No	<input type="checkbox"/> Yes # _____	CalHFA	<input type="checkbox"/> No	<input type="checkbox"/> Yes # _____

List all dba's that will fund CalHFA loans:

(attach additional sheets, if necessary)

Name of dba

Address of dba

List total originations for California ONLY – for previous fiscal year _____

	Number of Loans	Unpaid Principal Balance
Conventional Fixed Rate:	_____	\$ _____
Conventional Adjustable Rate:	_____	\$ _____
Government Loans:	_____	\$ _____
Sub Prime Loans:	_____	\$ _____
Subordinate Loans:	_____	\$ _____
Other _____:	_____	\$ _____

List total mortgage originations all states – for previous fiscal year _____

	Number of Loans	Unpaid Principal Balance
Conventional Fixed Rate:	_____	\$ _____
Conventional Adjustable Rate:	_____	\$ _____
Government Loans:	_____	\$ _____
Sub Prime Loans:	_____	\$ _____
Subordinate Loans:	_____	\$ _____
Other _____:	_____	\$ _____

Provide required insurance coverage:

<input type="checkbox"/> Fidelity Bond	Coverage \$ _____	Expiration Date _____
<input type="checkbox"/> Errors & Omissions	Coverage \$ _____	Expiration Date _____
<input type="checkbox"/> Forgery	Coverage \$ _____	Expiration Date _____
<input type="checkbox"/> Money & Securities (All Risk)	Coverage \$ _____	Expiration Date _____

Provide information for account used to fund CalHFA loans:

(attach additional sheets, if necessary)

☐ Bank Account (own funds) ☐ Warehouse Line of Credit

Bank's Name	Line of Credit Amount (\$)
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ABA#	Account#
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Address	City	State	Zip Code
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Contact Person & Phone Number _____

How will your company originate/offer CalHFA loan program(s)/products(s)?

(Check all that apply)

☐ Retail ☐ Wholesale ☐ Correspondent ☐ Other (explain) _____

Provide a sample of your company's Promissory Note endorsement:

(Please note, CalHFA does not accept a "Note Allonge")

List the following personnel with contact information:

Loan Production Manager: _____ Phone: _____

Email: _____ 24 Months Experience: ☐ No ☐ Yes

Loan Operations Manager: _____ Phone: _____

Email: _____ 24 Months Experience: ☐ No ☐ Yes

Underwriting Manager: _____ Phone: _____

Email: _____ 24 Months Experience: ☐ No ☐ Yes

Quality Assurance/Control Manager: _____ Phone: _____

Email: _____ 24 Months Experience: ☐ No ☐ Yes

Secondary Marketing Manager: _____ Phone: _____

Email: _____ 24 Months Experience: ☐ No ☐ Yes

MERS Manager: _____ Phone: _____

Email: _____ 24 Months Experience: ☐ No ☐ Yes

Shipping/Closing Manager: _____ Phone: _____

Email: _____ 24 Months Experience: ☐ No ☐ Yes

Interim Loan Servicing Manager: _____ Phone: _____

Email: _____ 24 Months Experience: ☐ No ☐ Yes

Loan Servicing Manager: _____ Phone: _____

Email: _____ 24 Months Experience: ☐ No ☐ Yes

Lender and Officer Certification:

The undersigned lender hereby certifies that since the time of CalHFA initial approval and continuing through the date this form is submitted (if checked "no," provide a detailed explanation letter referencing the item number):

1. No principal officers, partners, owners or directors have been employed by an institution within two (2) years of its debarment by the Department of Housing and Urban Development
☐ No ☐ Yes
2. No principal officers, partners, owners or directors have been denied an operating license or otherwise sanctioned by any licensing or regulatory body
☐ No ☐ Yes
3. No principal officers, partners, owners or directors have been convicted of a crime or named in a pending criminal proceeding (excluding traffic violations and other minor offenses)
☐ No ☐ Yes
4. No principal officers, partners, owners or directors have been subject to an order, judgment, or decree enjoining him or her from engaging in any activities in connection with any type of business transaction (including the purchase or sale of a security) or acting as (or as an associated or affiliated person of) an investment adviser, underwriter, broker, dealer, financial institution, or another business
☐ No ☐ Yes
5. Institution is not the subject of any litigation, assessments, or contingent liabilities not disclosed in your financial statements
☐ No ☐ Yes
6. Institution is not the defendant in any class action suit not disclosed and described in your financial statements
☐ No ☐ Yes
7. No judgment has been entered against your institution, or a settlement in any class action suit has not been entered into that has not disclosed and described in your financial statements
☐ No ☐ Yes
8. Company has never been suspended or terminated by HUD/FHA, VA, Fannie Mae, Freddie Mac, Private Mortgage Insurer, or other Investor
☐ No ☐ Yes
9. Company has not been declared insolvent, made a general assignment for the benefit of creditors, declared bankruptcy, suffered or permitted the appointment of a receiver for its business or assets, liquidated, or denied Fidelity Bond or mortgagee's Errors and Omissions insurance coverage
☐ No ☐ Yes
10. No principle officer of lender, or of any partner in lender or, if lender is a partnership, no partner in lender, has been removed from Fidelity Bond or Errors and Omissions insurance coverage or, if so, a direct surety bond has been obtained for such officer or partner
☐ No ☐ Yes
11. The performance of the lender of its obligations in compliance with the requirements of the Mortgage Purchase and Servicing Agreement and all addenda thereto, applicable to CalHFA Guides and all bulletins, announcements, and lender letters issued in connection therewith, does not violate and will not violate any applicable law or regulation or any court decree applicable to or binding upon the lender, and such performance will not result in a breach of, or constitute a default under, any material agreement or other instrument to which the lender is a party or by which its assets or operations are bound
☐ No ☐ Yes
12. There are not actions, claims, inquiries, investigations, suits or proceedings pending, at law or in equity or before or by any government agency, or, to the knowledge of the lender, threatened against or affecting the lender, which reasonably may be expected to result in any material adverse change in the lender's business, operations, assets or condition, including but not limited to, any liquidation, dissolution, receivership, insolvency, bankruptcy, reorganization, or other similar proceedings
☐ No ☐ Yes

13. All information pertaining to real estate transactions has been reported insofar as required by the Internal Revenue Service
☐ No ☐ Yes
14. Lender complies with all laws, regulations, and contracts regarding mortgagors' escrow deposit accounts and collateral accounts, including but not limited to, laws, regulations, and contracts requiring payment of interest on such accounts, if applicable
☐ No ☐ Yes
15. All *interest only* PLUS (IOP) loans or other loan types requiring interest or payment changes have been adjusted and changed as required by the applicable mortgage documents, if applicable
☐ No ☐ Yes

By execution of this form, lender hereby agrees to the statements set forth below:

1. The sale to, and (if applicable) servicing for, CalHFA or its master servicer(s) of the mortgage(s) or participation interest(s) in the Mortgage(s) to be delivered to CalHFA during the forthcoming year has been:
 - a. Specifically approved by the board of directors if the lender is a corporation, by the general partners if the lender is a partnership, or by other management authority if the lender is other than a corporation or a partnership (as to the applicable authority, the "Management Authority") of the lender and such approval is reflected in the written record of meetings of such Management Authority, or
 - b. Approved by an individual who was duly authorized by the applicable Management Authority and/or organizational documents of the lender to enter into mortgage selling and servicing transactions with CalHFA and such authorization is reflected in the written record of meeting of the applicable Management Authority
2. The applicable CalHFA Program Manuals, Program Bulletins, Mortgage Purchase and Servicer Agreements, and any other agreements relating to the mortgage selling and servicing transactions between the lender and CalHFA constitute the "written agreement" governing the lender's sale to, and (if applicable) servicing for, CalHFA of the mortgages or participation interests in mortgages involved in such transactions
3. The lender or any successor shall continuously maintain all components of such "written agreement" as an official record. If there is any magnetic format or electronic transmission of the above agreements, the lender acknowledges that either the related magnetic or electronic media version or a physical, printed version shall constitute a part of the "written agreement"
4. The lender shall notify CalHFA within ten (10) days after any of the statements in this certification no longer continue to be true
5. Lender will conduct its business (generally, and in its handling of each loan application and the preparation of related documents and materials) complying fully, completely and in a timely manner with every requirement of all applicable federal and state laws and regulations dealing with the origination of mortgage loans, including, without limitation to the following:
 - a. Equal Opportunity Act, as amended
 - b. Truth in Lending Act, as amended
 - c. Real Estate Settlement Procedures Act of 1974, as amended
 - d. Federal Fair Credit Reporting Act, as amended
 - e. California Business, Transportation and Housing Agency, the Federal Reserve Board Regulation Z and B, thereunder, et al.
 - f. California Code of Regulations, title 12 Military and Veteran Affairs

The undersigned lender hereby represents and warrants that all information contained in this Form is complete and accurate. The undersigned lender understands that CalHFA will be relying upon the information contained in this Form and that any misrepresentation or omission may constitute a civil or criminal violation and may be cause for suspension or termination as a seller or servicer by CalHFA. The individual executing this document below represents that such person is duly authorized to sign this statement on behalf of the lender

By: _____ Date: _____
Authorized Signature

Name and Title: _____

Company: _____

AFFIX CORPORATE SEAL, AS APPLICABLE